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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/645,521	Confirmation No. :	8780
Filed	: August 22, 2003		
Applicant	: Ganesan, et al.		
Title	: Electronic Bill Presentment Via a Wide Area Communications Network		
TC/AU	: 3694		
Examiner	: Mary Da Zhi Wang Cheung		
Docket No.	: 23952-0018		
Customer No.	: 72386		

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

The Conclusion begins on page 10 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **July 22, 2009**.


Eva N. Mukasa